

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re:	§	
	§	
MOGAVERO, JOSEPH P.	§	Case No. 07-24528
MOGAVERO, CATHERINE A.	§	
	§	
Debtor(s)	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 12/30/2007 . The undersigned trustee was appointed on 12/30/2007 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 33,944.50

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	91.23
Bank service fees	170.67
Other payments to creditors	0.00
Non-estate funds paid to 3 rd Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00

Leaving a balance on hand of¹ \$ 33,682.60

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 04/29/2008 and the deadline for filing governmental claims was 04/29/2008 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 4,144.45 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 4,144.45 , for a total compensation of \$ 4,144.45 ² . In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 7.79 , for total expenses of \$ 7.79 ² .

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 02/18/2012 By: /s/BRENDA PORTER HELMS, TRUSTEE
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page 1
Exhibit A

Case No: 07-24528 SQU Judge: JOHN SQUIRES
Case Name: MOGAVERO, JOSEPH P.
MOGAVERO, CATHERINE A
For Period Ending: 02/18/12

Trustee Name: BRENDA PORTER HELMS, TRUSTEE
Date Filed (f) or Converted (c): 12/30/07 (f)
341(a) Meeting Date: 02/19/08
Claims Bar Date: 04/29/08

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 35 E CONGRESS VILLA PARK, IL 60181	255,000.00	0.00		33,900.00	FA
2. CHECKING ACCOUNT - AMERIMARK (ZERO BALANCE)	0.00	0.00	DA	0.00	FA
3. LIVING ROOM FURNITURE, 2 BEDROOM SETS, BASEMENT FU	1,000.00	0.00	DA	0.00	FA
4. MEN'S AND WOMEN'S CLOTHING	200.00	0.00	DA	0.00	FA
5. ANTICIPATED TAX RETURN FOR TAX YEAR 2007	0.00	0.00	DA	0.00	FA
6. 2006 MERCURY MARQUIS 29,000 MILES	12,025.00	0.00	DA	0.00	FA
7. Post-Petition Interest Deposits (u)	Unknown	N/A		44.50	Unknown

TOTALS (Excluding Unknown Values)

\$268,225.00

\$0.00

\$33,944.50

Gross Value of Remaining Assets

\$0.00

(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action

Trustee is reviewing claims and preparing TFR

Initial Projected Date of Final Report (TFR): 12/30/09

Current Projected Date of Final Report (TFR): 05/30/12

/s/ BRENDA PORTER HELMS, TRUSTEE

Date: 02/18/12

BRENDA PORTER HELMS, TRUSTEE

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page 1

Exhibit B

Case No: 07-24528 -SQU
Case Name: MOGAVERO, JOSEPH P.
MOGAVERO, CATHERINE A.
Taxpayer ID No: *****1626
For Period Ending: 02/18/12

Trustee Name: BRENDA PORTER HELMS, TRUSTEE
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****7530 Money Market - Interest Bearing

Blanket Bond (per case limit): \$ 5,000,000.00

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
06/19/08	1	First Suburban National Bank 2100 W. Roosevelt Rd Broadview IL.	BALANCE FORWARD debtors equity in residence	1110-000	33,900.00		0.00 33,900.00
06/30/08	7	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	1.10		33,901.10
07/31/08	7	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	4.31		33,905.41
08/29/08	7	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	4.30		33,909.71
09/30/08	7	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	4.18		33,913.89
10/31/08	7	BANK OF AMERICA, N.A.	Interest Rate 0.100	1270-000	3.29		33,917.18
11/28/08	7	BANK OF AMERICA, N.A.	Interest Rate 0.100	1270-000	2.77		33,919.95
12/31/08	7	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	1.71		33,921.66
01/30/09	7	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.28		33,921.94
02/06/09	000101	International Sureties Ltd	trustee bond	2300-000		36.69	33,885.25
02/27/09	7	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.26		33,885.51
03/31/09	7	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.30		33,885.81
04/30/09	7	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.74		33,886.55
05/29/09	7	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.86		33,887.41
06/30/09	7	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.84		33,888.25
07/31/09	7	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.86		33,889.11
08/31/09	7	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.86		33,889.97
09/30/09	7	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.84		33,890.81
10/30/09	7	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.86		33,891.67
11/30/09	7	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.84		33,892.51
12/31/09	7	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.86		33,893.37
01/29/10	7	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.86		33,894.23
02/26/10	7	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.78		33,895.01
03/06/10	000102	International Sureties Ltd 701 Polydras St. #420 New Orleans LA 70139	bond premium	2300-000		28.77	33,866.24

Page Subtotals

33,931.70

65.46

1	2	3	4	5	6	7
Transaction	Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Account / CD
03/31/10	03/31/10	7	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	33,867.11
04/30/10	04/30/10	7	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	33,867.95
05/28/10	05/28/10	7	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	33,868.81
06/30/10	06/30/10	7	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	33,869.65
07/30/10	07/30/10	7	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	33,870.51
08/31/10	08/31/10	7	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	33,871.38
09/30/10	09/30/10	7	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	33,872.22
10/29/10	10/29/10	7	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	33,873.08
11/30/10	11/30/10	7	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	33,873.92
12/31/10	12/31/10	7	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	33,874.78
01/31/11	01/31/11	7	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	33,875.64
02/19/11	02/19/11	000103	International Sureties 701 Polyras St. #420 New Orleans LA 70139	2011 - 2012 bond payment	2300-000	33,849.87
02/28/11	02/28/11	7	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	33,850.13
03/31/11	03/31/11	7	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	33,850.42
04/29/11	04/29/11	7	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	33,850.69
05/31/11	05/31/11	7	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	33,850.99
06/30/11	06/30/11	7	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	33,851.27
07/29/11	07/29/11	7	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	33,851.55
08/31/11	08/31/11	7	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	33,851.85
09/30/11	09/30/11	7	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	33,852.13
10/31/11	10/31/11	7	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	33,852.42
11/30/11	11/30/11	7	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	33,809.29
12/30/11	12/30/11	7	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	33,767.89
12/31/12	12/31/12	7	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	33,726.54
01/31/12	01/31/12	7	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	33,726.83
Page Subtotals						
12.80						
152.21						

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Exhibit B

Page 2

Case No. 07-24528 -SQJ

Case Name MOGAVERO, JOSEPH P.

Taxpayer ID No. *****1626

For Period Ending: 02/18/12

Blanket Bond (per case limit): \$ 5,000,000.00

Separate Bond (if applicable)

Trustee Name: BANK OF AMERICA, N.A.

Bank Name: BANK OF AMERICA, N.A.

Account Number / CD #: *****7530 Money Market - Interest Bearing

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ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page 3

Exhibit B

Case No 07-24528 -SQU
Case Name: MOGAVERO, JOSEPH P.
MOGAVERO, CATHERINE A.
Taxpayer ID No: *****1626
For Period Ending: 02/18/12

Trustee Name: BRENDA PORTER HELMS, TRUSTEE
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****7530 Money Market - Interest Bearing

Blanket Bond (per case limit): \$ 5,000,000.00

Separate Bond (if applicable)

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
01/31/12		BANK OF AMERICA, N.A.	BANK SERVICE FEE	2600-000		44.23	33,682.60

COLUMN TOTALS 33,944.50 261.90 33,682.60

Less: Bank Transfers/CD's 0.00 0.00

Subtotal 33,944.50 261.90

Less: Payments to Debtors 0.00

Net 33,944.50 261.90

TOTAL - ALL ACCOUNTS

Money Market - Interest Bearing - *****7530

NET DEPOSITS

NET DISBURSEMENTS

ACCOUNT BALANCE

33,944.50

261.90

33,682.60

33,944.50

261.90

33,682.60

(Excludes Account Transfers)

(Excludes Payments To Debtors)

Total Funds On Hand

Trustee's Signature: /s/ BRENDA PORTER HELMS, TRUSTEE
Date: 02/18/12
BRENDA PORTER HELMS, TRUSTEE

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 07-24528

Case Name: MOGAVERO, JOSEPH P.

MOGAVERO, CATHERINE A.

Trustee Name: BRENDA PORTER HELMS, TRUSTEE

Balance on hand \$ 33,682.60

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: BRENDA PORTER HELMS, TRUSTEE	\$ 4,144.45	\$ 0.00	\$ 4,144.45
Trustee Expenses: BRENDA PORTER HELMS, TRUSTEE	\$ 7.79	\$ 0.00	\$ 7.79
Other: International Sureties	\$ 25.77	\$ 25.77	\$ 0.00

Total to be paid for chapter 7 administrative expenses \$ 4,152.24

Remaining Balance \$ 29,530.36

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 75,340.83 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 39.2 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000001	TARGET NATIONAL BANK	\$ 11,851.73	\$ 0.00	\$ 4,645.37
000002	CHASE BANK USA	\$ 7,964.60	\$ 0.00	\$ 3,121.78
000003	LVNV Funding LLC its successors and assigns as	\$ 4,833.84	\$ 0.00	\$ 1,894.66
000004	LVNV Funding LLC its successors and assigns as	\$ 3,920.27	\$ 0.00	\$ 1,536.58
000005	LVNV Funding LLC its successors and assigns as	\$ 11,919.48	\$ 0.00	\$ 4,671.92
000006	Discover Bank/DFS Services LLC	\$ 14,192.00	\$ 0.00	\$ 5,562.65
000007	American Express Bank FSB	\$ 9,058.84	\$ 0.00	\$ 3,550.68
000008	eCAST Settlement Corporation assignee of	\$ 11,600.07	\$ 0.00	\$ 4,546.72

Total to be paid to timely general unsecured creditors	\$	29,530.36
Remaining Balance	\$	0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE